

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Shelia Denise Stiff  
Debtor

Case No. 25-00984-JAW  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0538-3

User: mssbad

Page 1 of 2

Date Rcvd: Apr 15, 2025

Form ID: 309B

Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:**

Recip ID	Recipient Name and Address
db	+ Shelia Denise Stiff, 427 West 5th, Yazoo City, MS 39194-3103
5498791	+ Accu Reference Medical, 1901 E Linden Ave, STe 4, Linden, NJ 07036-9997
5498795	+ BankPlus, Attn: Bankruptcy, 205 E Troy St, Ste 101, Tupelo, MS 38804-4837
5498797	Baptist Medical Group, P.O. Box 74533, Atlanta, GA 30384-5333
5498798	+ Brand & Sanford, PLLC, 125 S Congress St, Floor 15, Jackson, MS 39201-3393
5498801	CarMax Auto Finance, Attn: Bankruptcy, 1200 Tuckahoe Creek, Richman, VA 23238
5498803	Christopher Nelson, 396 Julian St, Goodman, MS 39079
5498805	+ Courtney & Camp, PO Box 529, Jackson, MS 39205-0529
5498808	+ Jacob Law Group, 2623 West Oxford Loop, Oxford, MS 38655-5442
5498811	MAE Physicians Surgery, PO Box 12673, Jackson, MS 39236-2673
5498812	+ MEA Medical Clinics, 308 Corporate Dr, Ridgeland, MS 39157-8803
5498813	+ Merit Health, P.O. Box 281441, Atlanta, GA 30384-1441
5498816	+ Pafford EMS, 350 Crossgates Blvd, Brandon, MS 39042-2601
5498817	+ Radiology Group, 1405 N State Street, Jackson, MS 39202-1642
5498819	+ St Dominic, P.O. Box 321472, Flowood, MS 39232-1472
5498820	+ Urogynecology Associat, 120 Stone Creek Blvd, Flowood, MS 39232-8205
5498821	+ Yazoo Medical Clinic, 805 E 15th St, Yazoo City, MS 39194-7607

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Apr 15 2025 19:41:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	EDI: BENSHAFFER	Apr 15 2025 23:41:00	Eileen N. Shaffer, P.O. Box 1177, Jackson, MS 39215-1177
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Apr 15 2025 19:42:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5498790	Email/Text: Bankruptcy@absoluteresolutions.com	Apr 15 2025 19:41:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr, Ste 350, Bloomington, MN 55437
5498791	^ MEBN	Apr 15 2025 19:40:29	Accu Reference Medical, 1901 E Linden Ave, STe 4, Linden, NJ 07036-9997
5498792	+ Email/Text: sbridwell@arscollections.com	Apr 15 2025 19:42:00	Advanced Recovery Syst, P.O. Box 321472, Flowood, MS 39232-1472
5498793	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 15 2025 19:44:09	Ally Credit Card, Po Box 9222, Old Bethpage, NY 11804-9222
5498794	+ EDI: GMACFS.COM	Apr 15 2025 23:41:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5498796	^ MEBN	Apr 15 2025 19:40:25	Baptist Hospital, PO Box 23090, Jackson, MS 39225-3090

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5498802	+ EDI: CRFRSTNA.COM	Apr 15 2025 23:41:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5498799	+ EDI: CAPITALONE.COM	Apr 15 2025 23:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5498800	+ EDI: CAPONEAUTO.COM	Apr 15 2025 23:41:00	Capital One Auto, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2359
5498804	+ EDI: WFNNB.COM	Apr 15 2025 23:41:00	Comenity, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5498806	+ EDI: CCS.COM	Apr 15 2025 23:41:00	Credit Collection Serv, PO Box 9133, Needham Heigh, MA 02494-9133
5498807	Email/Text: bankruptcy@gi.md	Apr 15 2025 19:42:00	GI Associates, PO Box 23455, Jackson, MS 39225-3455
5498809	Email/Text: govtaudits@labcorp.com	Apr 15 2025 19:42:00	Labcorp, PO Box 2240, Burlington, NC 27216-2240
5498810	Email/Text: govtaudits@labcorp.com	Apr 15 2025 19:42:00	Labratory Corp of Amer, P.O. Box 2240, Burlington, NC 27216-2240
5498814	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 15 2025 19:42:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5498815	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Apr 15 2025 19:42:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
5498818	^ MEBN	Apr 15 2025 19:40:03	Revco Solutions, P.O. Box 2589, Columbus, OH 43216-2589

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2025

Signature: /s/Gustava Winters

**Notice of Chapter 7 Bankruptcy Case – – Proof of Claim Deadline Set  
United States Bankruptcy Court Southern District of Mississippi**

**Information to identify the case:**

Debtor 1	<b>Shelia Denise Stiff</b>	Social Security number or ITIN <b>xxx-xx-8313</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2		Social Security number or ITIN _ _ _ _ _
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: <b>25-00984-JAW</b>		Date case filed for chapter <b>7</b> <b>4/15/25</b>

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov).**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Shelia Denise Stiff	
<b>2. All other names used in the last 8 years</b>	aka Shelia D Stiff	
<b>3. Address</b>	427 West 5th Yazoo City, MS 39194	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
<b>5. Bankruptcy trustee</b> Name and address	Eileen N. Shaffer P.O. Box 1177 Jackson, MS 39215-1177	Contact phone 601-969-3006 Email eshafter@eshafter-law.com

For more information, see page 2 >

Debtor **Shelia Denise Stiff**Case number **25-00984-JAW**

<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Thad Cochran U.S. Courthouse 501 E. Court Street Suite 2.300 Jackson, MS 39201	<b>Office Hours:</b> <b>Monday – Friday 8:00 AM – 5:00 PM</b>  <b>Contact phone: 601-608-4600</b>  <b>Date: 4/15/25</b>
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 23, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee: Eileen N. Shaffer</b> <b>Zoom video meeting.</b> <b>Go to <a href="https://zoom.us/join">zoom.us/join</a>, enter Meeting ID 905 950 7847 and Passcode 8931265934 , OR call 769-215-5931.</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> </div> <div> <b>Filing deadline: 7/22/25</b> </div> <div> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> </div> <div> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> </div> <hr/> <div> <b>Deadline for all creditors to file a proof of claim:</b> </div> <div> <b>Filing deadline: 6/24/25</b>          (except governmental units)       </div> <div> <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 10/14/25</b> </div> <hr/> <div> <b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b> </div> <div> <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	